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JOSEPH COLEMAN AND
IVETTE PIZARRO**

PROGRESSIVE NORTHERN	:	UNITED STATES DISTRICT COURT
INSURANCE COMPANY	:	EASTERN DISTRICT OF PA
	:	
vs.	:	
	:	
	:	
JUSTINE COLEMAN, JOSEPH	:	
COLEMAN AND IVETTE PIZARRO	:	CIVIL ACTION NO: 02-4026

JOINT FINDINGS OF FACT AND CONCLUSIONS OF LAW

Plaintiff, Progressive Northern Insurance Company by and through its counsel, James G. Nealon, Esquire and defendants, Joseph Coleman and Ivette Pizarro by and through their counsel, Richard T. Kupersmith, Esquire and defendant, Justine Coleman by and through her counsel, Jesse L. Pleet, Esquire offer the following joint Findings of Fact for consideration by this Honorable Court:

1. Progressive Northern Insurance Company is a duly licensed provider of automobile insurance coverage in the Commonwealth of Pennsylvania.
2. For a period commencing December 13, 1999 and ending December 13, 2000, Progressive Northern Insurance Company provided a policy of automobile insurance to Justine Coleman.
3. A true and correct copy of the aforesaid automobile insurance policy is attached hereto, made a part hereof and marked as Exhibit "A".

4. On May 19, 2000, Justine Coleman was the operator of a 1996 Subaru Legacy motor vehicle which was a covered vehicle under the aforesaid Progressive Northern Insurance policy.

5. On May 19, 2000, Joseph Coleman was the owner and operator of a 1992 Ford Ranger truck.

6. On May 19, 2000, an event occurred wherein the 1996 Subaru Legacy vehicle operated by Justine Coleman came into contact with the 1992 Ford Ranger truck operated by Joseph Coleman.

7. The event as aforesaid took place on the N. 5th Street Highway at or near its intersection with Richmond Street in the City of Reading, County of Berks, Pennsylvania.

8. At the time of the aforesaid event, Ivette Pizarro was a passenger in the 1992 Ford Ranger truck operated by Joseph Coleman.

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